

U. S. Department of Housing & Urban Development

San Francisco Office of Public Housing

June 2008

Service, Integrity, Respect

Quarterly

Serving northern California and Nevada



From the Director's

Stephen Schneller
Director
San Francisco Office
of Public Housing

June 25th was my official third anniversary as the Director of the San Francisco Public Housing Hub. I can hardly believe how fast the time has passed. Equally surprising is how much has changed in three short years.

In 2005, we were merely anticipating big changes in staffing both at the public housing authorities and at HUD. How could anyone have predicted that leadership at the 67 Public Housing Authorities (PHAs) in Northern California and Nevada would have turned over more than 40 times? Could anyone have predicted that 13 out of 30 HUD staff in the San Francisco office would have left their jobs? Who would believe three years ago that the Speaker of the House and the Senate Majority Leader both be in our Hub? Who knew that four PHAs would go out of business or that five PHAs would be Moving to Work (MTW) agencies – the most of any Hub in the country? Who had ever heard of Disaster Housing Assistance Program (DHAP), Disaster Voucher Program (DVP), or Katrina Disaster Housing Assistance Program (KDHAP)? And remarkably, who can remember that Asset Management had not been implemented yet.

Additionally, we are amazed at how much together we've accomplished, the myriad

obstacles we have endured, and the countless controversies we have put to rest.

We attribute these successes not only your skills and talents, but also to your unwavering commitment to the mission. It is truly a pleasure for us to support such dedicated people.

I look forward to continuing to work with all of you for another wonderful three years.



Steve Preston
Secretary
U.S. Department of Housing
and Urban Development

(Excerpted from June 11, 2008 Address to HUD employees)

Our mission is noble and human work, and work of compassion, dedication. It is work that is respectful, decent, and important!

How important? Ask a homeowner in default who was able to keep their home after completing a HUD-approved counseling program, with its 97 percent success rate.

Or ask one of the hundreds of thousands of at-risk families who have been able to trade their risky subprime mortgage for a safe, secure FHA loan.

Or the 4 million families living in public housing or using Section 8 vouchers.

Or those working class families in affordable housing that we are dedicated to preserving and expanding.

Or the one million homeless who are served through HUD grantees.

Or the families still recovering from the Gulf Coast hurricanes, working to get back on their feet.

Continued on Page 3

IMPORTANT UPCOMING DATES

DISCLAIMER: *ALL DATES ARE SUBJECT TO CHANGE.* IT IS *YOUR RESPONSIBILITY* TO REFER TO PROGRAM AREA WEBSITES FOR THE MOST CURRENT INFORMATION AND COMPLETE LIST OF FORMS DUE!

FYE 9-30 PHAs

- 06-30-2008 Audited Financial Assessment Subsystem (FASS) for Fiscal Year Ending (FYE) 9-30-07 submission due to Real Estate Assessment Center (REAC).
- 06-30-2008 One Copy of Independent Public Accountant (IPA) Audit due to Field Office with Management letter, Corrective Action Plan, and other relevant written communications
- 06-30-2009 See Public Indian and Housing (PIH) Notice 2006-15
- 07-18-2008 PHA Plan submission. Capital Funding Program (CFP) Performance Evaluation Reports must be included in PHA Plan)

FYE 12-31 PHAs

- 10-18-2008 Public Housing Authority (PHA) Plan submission. (CFP Performance Evaluation Reports must be included in PHA Plan)

All PHAs

- 9/30/2008 Family Self Sufficiency (FSS) Annual Report due to Field Office
- Every Month** Capital Funding Program (CFP) obligated-expended data is submitted through electronic Line of Credit Control System (eLOCCS). CFP work completion activities where pre-audit is required, are reminded to submit **Actual Modernization Cost Certificate (AMCC)** to Field Office.
- Every Month** Send complete copy of renewal Moderate Rehabilitation (Mod Rehab) program Housing Assistance Payment (HAP) contracts with owners to Financial Management Center (FMC) representative. Please include Attachment A. Contracts needed to request renewal funds and to release payments
- Quarterly** Enterprise Income Verification (EIV) User Administrators must recertify all existing EIV users for your housing authority by 7/31/08.

Voucher Management System (VMS) data collection for April, May & June (HUD 52681B) submitted electronically)

Please ensure that data is submitted timely and accurately. Failure to report timely could result in loss of Administrative fees. *Check VMS website for exact submission dates*

<http://www.hud.gov/offices/pih/centers/fmc/>

Reminder:

Please continue to submit Year-End Settlement Statement (HUD-52681) for Section 8 Moderate Rehab, Single Room Occupancy (SRO), and Mainstream (DV) vouchers **ONLY**. Submit to FMC (45 90 days prior to FYB, submit complete budget (HUD-52673, 52672, 52663) for Mod Rehab, SRO, HOPE VI, Mainstream (DV code-5 year increments), to FMC representative.

calendar days after FYE)

(Remarks continued from Secretary Preston.)

We want to help people help themselves, to gain a better life, to move forward on the road to financial security. We know that homeownership is part of the American Dream...and we want people who can afford to be able to buy a home to find one. Homeownership can be a source of pride, a place to grow up and grow old together, and a source of wealth creation. It gives the homeowner a stake in the community. It is important that our constituents know that they can count on us. And they can! Your work has made a difference for them.

Our job...our mission...relies on our humanity and our concern for others. It brings out the best in each one of us at HUD. And I am excited to join you in our common endeavor to help Americans find housing.

I feel that same sense of pride in community here at HUD. This Department was created to help others, and to set the highest standards in doing so. That is our mission, our mandate, and our legacy.

ASSET MANAGEMENT

This is a chronological list of updates to the [asset management web site](#).

June, 2008

- ▶ [Financial Reporting FAQs](#)
- ▶ [Explanation of Third Funding Cycle CY 2008 Obligation for July through September](#)
- ▶ [July 2008 Obligation Letters](#)
- ▶ [Utility Expense Level Calculator \("UEL Calculator"\)](#) is intended to provide guidance and assistance in arriving at the UEL for a PHA. HUD does not warrant the accuracy of the calculation. Users are expected to review [\[more...\]](#)
- ▶ [Utility Expense Level Calculator](#) (MS-Excel) 6-11-2008

Upcoming Dates on the Asset Management Calendar

- ☐ **July 1, 2008:** Required date of board approval for July 1 PHAs for all project budgets (Year 2)
- ☐ **July 15, 2008:** Revised Operating Subsidy Forms

- ☐ **October 15, 2008:** Stop Loss Year 3 Submission Deadline

To keep informed, subscribe to the [Asset Management e-Newsletter](#)

REAL ESTATE ASSESSMENT CENTER (REAC)

System Upgrade Release Schedule

PIH-REAC System Upgrade Release Schedule:

- Friday **September 19, 2008** – 8 p.m. Eastern

NOTE: With the **March 2nd 2007** release of Secure Systems, HUD has implemented an upgraded program for security, and has changed the URL for logging in. *Please* update all bookmarks to use the [Secure System - Online Systems web page](#).

Please be familiar with the [Rules of behavior for hud systems](#). In granting you access to HUD's automated information resources you are expected to safeguard the information. And as a condition of receiving this access, you are required to be aware of the HUD's system security policies and to abide by these policies. (See [Rules of behavior for hud systems](#).)

ENTERPRISE INCOME VERIFICATION (EIV) SYSTEM

Please recertify all existing users before July 30, 2008.



PHA User Administrators may be recertifying PHA Users starting July 1 through July 30, 2008.

Access to EIV will be denied to users who are **not** recertified by July 30, 2008.

To recertify users:

- Click on the **User Certification** link.

- Select certification status of "pending certification"
 - Click on the **List Users** button.
- A list of users who require recertification will be displayed. Each certified user must have an EIV Access Authorization and a User Agreement and Rules of Behavior form on file.

NOTE: PHA User Administrators should confirm that each user has a signed copy of the Access Authorization and Rules of Behavior/User Agreement forms on file.



More from the Director's Desk . . .

Stephen Schneller, Director
San Francisco Office of Public Housing

Disaster Preparedness

Regardless of the size of your PHA, it is important that you, your employees, and your residents be prepared to act in the event of an emergency or natural disaster. From large events, such as the recent floods in the Midwest, to small emergencies, such as an office fire, your residents and your agencies should have a plan that ensures for personal safety and access to resources as well as continued operations and recovery.

Those of you who have attended local, regional, or national industry conferences over the past year may already be familiar with HUD's push to encourage PHAs to develop and implement emergency preparedness plans. General information is also on HUD and industry websites, as well as from your local Red Cross chapters.

In a nutshell, your emergency planning efforts should consider the following:

1. Residents (personal preparedness for themselves and their families, aid and evacuation procedures, coordination with local police, fire and rescue, emergency response teams, and the local Red Cross, dissemination of information);
2. Assets (coordination with local police, fire and rescue, and emergency response teams, damage assessment and recovery); and
3. Operations (continuity of operations plan, including operation devolution to alternate sites, employee personal preparedness for themselves and their families, accounting for employees, delegations of authority, information dissemination and media relations, operational reconstitution and recovery, interagency cooperation agreements).

Your agency should also know what will be expected of it. For instance, will you be responsible for assisting in the housing of families displaced by a disaster to your community but not necessarily a participant of your programs, or will you be concerned only with your own residents. Although

your plan can not possibly anticipate all the emergencies that could potentially befall your agency or community, the planning process will help you prepare, allow you to consider various scenarios, and introduce you to the local disaster network.

And finally, remember you must make your plan known, you should conduct training on it as necessary, and you must test and exercise your plans from time to time.

For more information, please contact your assigned Public Housing Revitalization Specialist (PHRS).

Quarterly AM-plifier

1-800 Public Housing Information and Resource Center

Last Fall our office advised you that we would start utilizing the Public Housing Information and Resource Center (IRC) to handle more of the calls coming into HUD. Although the IRC has been around for several years, the increased emphasis on its use was spawned by the conversion to Asset Management coupled with the increased number of HUD retirements in the next few years. In other words, we needed to free up time to deal more with programmatic issues rather than with the day-to-day issues of your residents and participants. PIH leadership at HQ has endorsed this approach to customer service. In an effort to maintain good customer services, it is our expectation that PHAs will hear and address their own inquiries and complaints without HUD's involvement or second guess. Nevertheless, please keep in mind that for some complaints we refer to you, such as those from Congressional offices or the Office of Inspector General (OIG) Hotline, we will require a response back to us.

And please don't forget, that the IRC can also answer your technical questions and/or refer you to the proper resources. Currently, HUD has contracted with Quadel to manage the IRC.

Internal Staff Training

As of the first full week of July, the entire San Francisco Hub staff (including Sacramento and Las Vegas) will have completed four modules of live Asset Management training. We have insisted that

all staff, in addition to our four-member Asset Management team, take this training and gain a level of proficiency with the concepts of Asset Management. It is our intention to continue to shift assignments to deal with retiring staff and the full implementation of Asset Management. As part of our Asset Management Pilot, the PHRSs on our Asset Management team should truly be functioning as generalists. Those of you with a Low Rent Public Housing program may have already realized that for the first time the PHRSs, with assistance from the Financial Analysts, are handling most of the budget submissions this year.

HUD: 2008 Notices, Rules & Regulations

Click on the above link for a list of PIH Notices, which provide guidance, extensions, instructions, clarifications, announcement and other HUD policy information.

ISSUED 3RD QUARTER:

[PIH 2008-26 \(HA\)](#)

Issued: June 24, 2008 Expires: June 30, 2009
This notice clarifies the exclusion of temporary employment payments by the U.S. Census Bureau pursuant to 24 CFR 5.609(c)(9).

[PIH 2008-25 \(HA\)](#)

Issued: June 11, 2008 Expires: June 30, 2009
This Notice strongly encourages Public Housing Agencies (PHAs) to use solar, wind and other renewable energy sources, and other "green" construction and rehab techniques whenever they procure for maintenance, construction, or modernization. This Notice defines green building principles for construction practices in Public Housing, identifies the benefits of green construction and rehabilitation practices and products, and identifies expertise that is available to provide valuable assistance for implementing such practices. Properly incorporating green building techniques supports the goals of the President's National Energy Policy by reducing the burden of public housing energy costs while increasing comfort and reducing health risks to public housing residents, and minimizes life-cycle costs.

[PIH 2008-24 \(HA\)](#)

Issued: May 29, 2008 Expires: May 31, 2009
This Notice extends [Notice PIH 2007-12 \(HA\)](#), same subject, which will expire on May 31, 2008, for another year until May 31, 2009.

The purpose of this Notice is to inform public housing agencies (PHAs) and Tribally Designated Housing Entities (TDHEs) about Integrated Pest Management (IPM). Reference materials on IPM are located at paragraph seven of this notice. PHAs provide decent, safe, sanitary and affordable housing to more than one million families. Pest problems routinely rate as one of the top concerns by residents.

[PIH 2008-23 \(HA\)](#)

Issued: May 16, 2008 Expires: May 31, 2009
This notice excludes the one-time IRS economic stimulus payments (tax rebates) from all interim and annual income determinations.



Public Housing Environmental & Conservation Clearinghouse (PHECC)

HUD has a new Environmental website. It is being expanded to provide you with even more information and services that encompass all Green conservation efforts.

Read about the latest environmental topics that have impacted the Public and Indian Housing industry.

[Energy Conservation](#)

Energy Benchmarking will allow Public Housing Authorities (PHAs) and HUD to assess each project's energy consumption without rigorous or costly evaluations.

[Integrated Pest Management](#)

Bed bugs are in bedrooms, hotel rooms, dorm rooms - but they may also be lurking in mattresses you buy at the store.

[Water Conservation](#)

Water conservation benchmarking is a very useful starting point for PHAs to target water saving opportunities and can help PHAs overall asset management strategy.

[Operations & Maintenance](#)

O&M includes all aspects of running a building over the course of its useful life. Because of the far-reaching nature of O&M, a well designed and properly executed program is critical to the overall success.

[PIH Green Initiative](#)

The PIH Green Initiative is about spotlighting the latest topics related to the environmental movement known as "Going Green" This month's article is about Green Collar Jobs.

[Hazardous Materials](#)

Lead Threat Thrives: Years after poisoning, a Queensbury family still fearing its effects.

[PHECC News](#) is a monthly e-mail update brought to you by HUD's Public Housing Energy



Conservation Clearinghouse. It features news and resources to help public housing authorities manage energy and water costs.

Reasonable Accommodations for Persons with Disabilities

(Part 3 of 3)

What must a PHA do upon received a request for reasonable accommodation?

a. PHAs may ask that the request be made in writing. FH&EO recommends that Reasonable Accommodations policies be in writing and that a copy of the policy be provided to any applicant or tenant at the time they move into the complex and/or at annual recertification. If prescribing forms to be used for such requests, a PHA may also request that the requester's healthcare professional **certify both the existence of a disabling condition and the need for the specific accommodation being requested.** Although fair housing laws generally prohibit asking questions about the nature of a person's disability, the law recognizes that people making requests for accommodation may have to provide some proof of the existence of a disability, though not specifics about the full extent of it.

PHAs may also ask that verification of the disability and need for accommodation be mailed directly from the healthcare professional to the PHA to prevent possible tampering or alteration. And it may be an effective practice to ask that the healthcare provider certify the existence of a disabling condition and need for accommodation by signing the document, under penalty of perjury, and by acknowledging that they could be required to testify to the certifications in a court of law. Remember that certification of disability and need for accommodation can be done by any professional who has actual knowledge of the requester's condition and needs. In addition to a medical doctor, it could be a nurse, a psychologist, a social worker, or others who have credentials in the physical or mental health treatment fields.

Last, be sensitive to the fact that some disabilities may impair the ability to make written requests. If so, a PHA should be willing to assist a tenant to complete the reasonable accommodation forms or paperwork when necessary.

b. Provided that a requester has met the four conditions mentioned in Part 2 of this series (see March '08), the law generally requires a PHA to grant the accommodation. The **legally recognized defenses for denying** a request for reasonable accommodation are one or both of the following:

- Undue administrative and financial burden. An undue burden means that granting the accommodation would jeopardize the PHA's business. For example, a request that a PHA install a \$10,000 elevator to permit access to a second-floor unit may create an undue financial burden for most PHAs. Alternatively, offering to help a mobility-impaired resident to relocate to a ground floor unit using the complex 'maintenance staff for couple of hours may in most cases not pose undue burden. The concept of proportionality must be considered: a large complex with greater resources and financial assets, the availability of other funding from HUD or other sources to help defray possible costs, and other options should be considered. Last, requests cannot be rejected merely on speculative grounds: a PHA refusing to install an entry door ramp for a mobility-impaired requester cannot reject the request because it

“thinks” a ramp would cost thousands of dollars. An actual estimate must be obtained as part of the financial burden analysis.

- Fundamental change to the nature of the program. The law generally does not require a PHA to create new services or facilities in efforts to make reasonable accommodations. For example, if a HUD-202 or elderly public housing development has been admitting elderly and physically-disabled people over its history, and has support services to serve them such as paratransit or meals programs, the managers would probably not be required to hire an educational therapist in order to house a developmentally disabled applicant as a reasonable accommodation. However, PHAs must distinguish between *fundamental* changes, which are not required, and *minor* changes which can be accomplished without undue burden.

c. If unable to provide the specific accommodation the requester has sought because of undue burden or fundamental change, a PHA still has an obligation to explore **alternative accommodations** with the requester through an **interactive process**. An alternative accommodation is one which will still meet the requester’s needs, but which does not impose undue burden or fundamental change on the PHA. It is especially important to keep the dialogue open and cordial. And alternative accommodations should be offered, at least as a follow-up to conversation, in writing. HUD has investigated denial of accommodation requests where a PHA insisted that alternatives have been offered, but the complainant denied having knowledge of these, and there was nothing to substantiate that the

alternative accommodations had actually been offered. Many reasonable accommodations complaints are filed merely because effective dialogue has failed.

Finally, making reasonable accommodations for the special needs of a disabled tenant or applicant does NOT mean that you’re required to change your policies for the entire complex. PHAs often ask HUD how they should respond, for example, if other tenants in a no-pet building start asking why they can’t have a dog after noticing that another resident has obtained one (which you have privately admitted as a reasonable accommodation as a companion animal). You should never discuss the disability or reasonable accommodation request of any person with other residents. However, if you have a written Reasonable Accommodation Policy, you may simply hand that to the other tenants asking questions, and let them know that if they feel the policy applies to them, you’re willing to discuss it with them. But admitting one companion animal for a disabled resident does not mean you have to rescind the no-pets policy for the entire complex. And it also does not mean that the manager becomes responsible for cleaning up after the companion animal or tolerating misconduct by it that threatens the safety of other residents. Nevertheless, imposing extra deposits on guide, service, or companion animals is prohibited in HUD-subsidized housing.

If you have questions about analyzing a request for reasonable accommodation, or responding appropriately to such a request, you should call or e-mail your Public Housing Specialist, or a FH&EO representative at (800) 347-3739. 😊

EXCEPTION PAYMENT STANDARDS FOR PERSONS WITH DISABILITIES

Notice PIH 2008-13 was issued on March 10, 2008 to provide a process for review and approval of special payment standards under the Housing Choice Voucher (HCV) program as a reasonable accommodation for a family with a person with disabilities.

On a case-by-case basis, PHAs may approve a payment standard up to 110% of the Fair Market Rates (FMRs) if needed to allow a family to participate in the HCV program. The exception payment standard must be requested by the family after it locates a unit. The HUD Field Office may approve requests up to 120% of the FMRs, HUD Headquarters must approve request above 120% of the FMRs. Requests above 110% of the FMRs must be sent to your local PH Field Office. A review will be made as quickly as possible and returned to you so as not to delay placing the unit under contract.

The review will set an exception payment standard at a level in which the family's rent share (rent plus utilities) will be set at 40% of their monthly adjusted income. The following documentation will be required with a PHA's submission:

- A. A statement from a health care provider regarding the nature of the disabled person's disability and the features of the unit (including its location) which meet that person's needs.
- B. The contract rent and utility allowance for the unit
- C. A statement from the PHA that it has determined the rent for the unit is reasonable, and that the unit has the features required to meet the need of the person with disabilities as noted in the statement from the health care provider.
- D. The household monthly adjusted income
- E. The FMR for the unit size for which the family is eligible
- F. Proposed effective date of the new lease or actual effective date of the lease renewal.

A recent Inspector General audit on the HCV program noted instances of vouchers being issued for bedroom sizes that were greater than the number of family members, i. e. a 2 bedroom voucher for a one person household. While this situation can be justified (a room for special equipment for a disabled person), the over-issuance of the voucher size can result in an overpayment of Housing Assistance Payment (HAP). Notice PIH 2008-20, dated April 16, 2008, provides guidance for dealing with possible over-subsidies.

The primary reason for issuing an additional bedroom with more units than the number of family members was related to live-in aides (LIAs). Although a health care provider must document the need for a LIA, the LIA must be identified by the family and approved by the PHA first. PHAs may not approve an unidentified LIA, nor approve a larger unit for an unidentified LIA. Occasional, intermittent, multiple or rotating care givers do not meet the definition of the LIA since 24 CFR Section 982.402 (7) implies the LIA must reside with a family permanently for the unit size to be adjusted.

PHAs also may approve an additional bedroom for special medical equipment if the need is documented by a health care provider. This equipment must be verified by the PHA during the annual inspection of the unit. If the equipment is not present, the PHA must reduce the payment standard.

When the family composition reduces in size, the unit size authorized by the subsidy standards may dictate a reduction in the payment standard. The change in the payment standard must be applied at the next annual reexamination. The family may remain in the unit and pay the difference.

So how do you stand in over-subsidization? You can run an Ad Hoc Report in PIC to check on families that are showing as over-subsidized as follows:

- Go into PIC

OVER-SUBSIDIZATION

- Click on Form 50058 Ad Hoc Report
- Click accept on the security message
- Select All Voucher Funded Actions
- Select all action types except port outs and EOPs
- Select a range of at least one year
- Select fields (at a minimum)
 - o Head of Household (HOH) First Name
 - o HOH Last Name
 - o 2a Type of Action
 - o 2b Effective Date
 - o 3t Total Number in Household
 - o Click on Continue Box
 - o 12a Number of bedrooms on Vouchers
 - o 12 j Payment Standard
 - o Click on Generate Report Box
- The report will come up and show records for all of your families. Click on the Download to Excel icon and save the report.
- Click on the Open button. You can now work with the data.
- Click on the Data option at the top of the excel file.
- Click on the Sort and select the 12a field as the 1st sort and the 3t field as the second. This will list your records so you can compare the family members versus the voucher size.
- Now delete all lines where the number of family members (field 3t) are greater than or equal to the voucher BR size (12a). The remaining are potential over-subsidized families.
- Now you can check out if the voucher has been issued legitimately or if an action to reduce the PS is in process. You may be able to eyeball the payment standard column to identify cases where the PS is correct but the information in field 3t has been incorrectly keyed. Also action types 3, Interim Reexaminations, may have temporarily caused an over-subsidy which will be corrected at the next annual.

A number of the possible over-subsidized records may have occurred at an interim reexamination (i.e. family members moving out). When this occurs, you may want to place a note in the file to remind you to adjust the payment standard at the next annual reexamination.



HUD will be closed:
Independence Day, July 4
Labor Day, September 1

PIC (Public & Indian Housing Information Center)

By Joyce Prado, PIC Coach



Guidance for Changes in the Project Numbering System and Process for Requesting Changes in Project Identifications can be found in notice [PIH 2007-28](#). The process requires the HA to submit a written request to the FO and input the request in the PIC system under the Maintain Inventory sub-module. The field office PIH Director or designee is authorized to approve changes in project building groupings based on guidance provided in notice PIH 2006-10 and related materials. No approvals should be granted that result in duplicate building numbers within a project.



Please note: HQ has reactivated PIC that sets a user's ID to 00000000 when it hasn't been used for 90 days. If you are an occasional PIC user, please remember to sign into the system at least once per month. You can check on some data, read the PIC Headlines etc.

Customer Service

The San Francisco Office of Public Housing wants to promote outstanding Customer Service. As our clients you should expect:

1. Calls and emails answered in a timely manner
2. To be talked to in a respectful and courteous manner

3. To never be talked to in a derogatory manner

If you feel that you were not provided with good customer service, we want to know. As our clients you should not hesitate to inform our office of rude behavior by any of our staff. You should feel free to voice your concerns or file a complaint with our office if you feel that you were spoken to in a derogatory manner, without fear of retaliation.

On the other side, if you have been provided outstanding Customer Service, we also want to hear from you. Please tell us how we have assisted you and we will share it with our staff.

Please address all your comments/complaints/concerns to [Stephen Schneller, Director of Public Housing](#). 😊

A Toll Free Number to better serve you



The Public and Indian Housing (PIH) Information and Resource Center (IRC) was created to serve as a *central source* of information for *all* programs operated by the Office of Public and Indian Housing.

Please contact the IRC through our toll-free number at

(800) 955-2232

From 9:00 a.m. to 5:00 p.m., Eastern Standard Time (EST)

Monday through Friday, except for Federal holidays.

The IRC phone menu is as follows:

Housing Choice Voucher & Public Housing Information	1
Energy Conservation & Efficiency	2
Section 8 & Public Housing Homeownership Information	3

To order HUD publications & documents 4
Or to speak to an Information Specialist

[Order Form](#) (Adobe Reader), or contact the IRC for more information.

HOMEOWNERSHIP

The American Dream



INCREASING HOMEOWNERSHIP OPPORTUNITIES: Impediments & Solutions

By
Melina Whitehead, Division Director
San Francisco Office of Public Housing

For many families, the “American Dream” means owning their own home. According to a Census Bureau Report (CB08-60) dated April 28, 2008, the National Homeownership Rate for the first quarter in 2008 was 67.8%. The table below summarizes the regional homeownership rates across the nation:

Northeast	64.7%
Midwest	72.0%
South	69.7%
West	62.8%

Broken down by race and ethnicity of households the homeownership rate is as follows:

White (Non-Hispanic)	Black	All other	Hispanic races
75%	47.1%	58.1%	48.9%

Increasing Homeownership Opportunities is one of the Department’s Strategic Goals. Through a variety of programs, and in particular through the Section 8 Voucher Homeownership and the Section 32/5(h) Programs, HUD is giving the opportunity of becoming homeowners to a number of low income families.

The effectiveness of these two programs has been greatly tested by the recent housing crisis. A Consumer’s Affairs report issued June 15, 2008, identified the State of Nevada as having the highest state foreclosure rate in the US, followed by the state of California. Among the 230 metropolitan areas tracked in the report, 7 cities in California were in the top 10 cities with the highest foreclosure rates. 5 of those cities are within our office’s jurisdiction.

One must then ask oneself if it is wise to pursue this Strategic Goal in a housing market plagued by foreclosures. The answer is unequivocally yes. While our office encompasses areas that have some of the highest foreclosure rates in the country, the foreclosure rate of our Section 8 Homeownership and Section 32/5(h) Homeownership Program participants is close to none. The strong collaboration among Public Housing Agencies, local non-profit organizations and lenders as well as pre- and post-homeownership counseling has not only proven essential in making HUD’s homeownership programs work, but has also sheltered our program participants from the current housing crisis. If the program is so successful, then what are the impediments to

expanding this program to more families? This report will address this question for the area serviced by the San Francisco Office of Public Housing.

The report is divided into three Sections: 1) Background information, 2) A discussion of Impediments to expanding Section 8 Homeownership opportunities, and 3) A case study of one of our PHAs with a Section 32/5(h) Program.

Section 1 - Background Information:

The San Francisco Office of Public Housing has jurisdiction over 64 Public Housing Agencies (PHA) located in Northern California (it encompasses the counties north of Kern County in the south to the counties along the California/Oregon border in the north) and the State of Nevada. The amount of funding these PHAs received in FY 2007 for the Low Rent and Section 8 Voucher Program was \$149,376,990 and \$1,274,725,106, respectively.

A PHA that administers Section 8 tenant based assistance has the choice of offering the homeownership option. Of the 64 PHAs that our office serves, 41 have Section 8 Voucher Homeownership Programs. In addition, 9 of our PHAs have approved Section 32/5(h) Homeownership Programs. According to HUD's PIC data, in the last four years more than 462 households in our jurisdiction became homeowners using the S8 voucher program. The total number of Section 8 homeownership closings nationwide is 12,270.

As part of this report, we solicited the input from a number of our Housing Authorities, including some of our PHAs that do not presently have and/or never had an active Homeownership Program. The most common reason that PHAs gave for not participating in the Homeownership Program was lack of staff and funding to support said program. PHAs that have active Homeownership Programs have also identified a number of issues that

they and their partners (such as lenders and counseling agencies) perceive as impediments to increasing homeownership opportunities to low and moderate income families.

Section 2 - Impediments to Homeownership

In this section, we discussed the impediments to expanding homeownership rates as seen by the PHAs, the housing counseling agencies and the lenders. We also summarized actions our PHAs have taken to overcome these impediments and finally, we outline some of our PHAs' recommendations for HUD action.

The PHAs 'Point of View'

Lack of affordable units is the number one issue that our PHAs face. According to a report issued in the Silicon Valley Daily (<http://www.svdaily.com/realestateprices.html>), the San Francisco Bay area median home price in February 2008 was \$706,880, while the median home price for the state of California was \$409,240.

Because the Section 8 Homeownership Program requires a different type of expertise than the Rental portion of the Section 8 voucher program, the number two impediment identified by our PHAs as inhibiting their ability to work and/or promote the program is the lack of sufficient funds to pay for additional staff or pay for staff education.

Another factor affecting the PHAs' ability to expand the homeownership program is the lack of program participants that have sufficient qualifying income, as well as a lack of lenders willing to participate in it. PHAs told us of reticence on the part of lenders to work with low income families and the Section 8 Homeownership Program due to the low volume of loans and the longer manual underwriting process.

Because of the high cost of homes in our area, funding from multiple sources is a must. However, there is a lack of adequate funds

and other resources available for layering loans to qualify low income clients. Sources of funds available to assist first time low income homebuyers include: Community Development Block Grant (CDBG), Home Investment Partnerships (HOME), California Housing Finance Agency (CalHFA) Home Assistance Programs, Workforce Initiative Subsidy for Homeownership (WISH) funds from Federal Home Loan Bank, Individual Development Account (IDA) matching funds, etc.

Countywide PHAs whose jurisdiction includes more than one city have found that different cities develop different criteria for local down-payment assistance programs. This greatly hinders the PHAs' ability to administer the program efficiently since the PHA has to develop distinct homeownership documents for each city within its jurisdiction.

Competition with non-Housing Choice Voucher families applying for the same limited amount of down-payment assistance loans available before funds are exhausted is yet another factor affecting further implementation of the Homeownership Program.

Also, the Homeownership Program demands large amounts of time and resources that yield few results. For example, one of our PHAs reported that of the 10 families it counseled in the last year, only 3 became successful homeowners.

Low income families who have managed to accumulate adequate savings/FSS escrows are often reluctant to use these funds for down-payment on a house.

The Vallejo PHA identified an issue related to HUD's regulatory requirements. It has to do with the decreases in the Payment Standard and/or the Occupancy standard that may occur after the lender has qualified a client for

a loan. The PHA states that it has had instances where a prequalified client no longer qualified for the same amount of loan. As it stands now, the PHA must lock in the payment standard that is in place at the close of escrow. The Vallejo PHA suggested a possible solution to the above impediment - use the greater not the lesser of the two (homeownership expense or payment standard) at the time the voucher is issued. Do not reduce either the payment or occupancy standard below the lock-in standard.

The Housing Counseling Agencies' Point of View

Housing Counseling Agencies perceive the following factors as impediments to increasing the number of low income households that can take advantage of HUD's Homeownership Programs:

Program Participant's poor credit. Assisting participants with establishing and/or improving their credit rating is the number one task of Housing Counseling Agencies.

Program Participant's employment and income history. Low income borrowers whose employment history is marked by "job hopping" and/or large gaps in employment have a hard time qualifying for a loan. Furthermore, lenders do not include income received in cash in the calculation of the borrower's stable income.

Program Participant's poor budgetary discipline. Housing Counseling Agencies spent a significant amount of effort teaching participants to live within their means.

The lenders' Point of View

Community bank officers find it difficult to obtain the necessary approval from management to move a possible Section 8 Voucher and/or Section 32 loan forward due to the perceived high risk of these transactions.

Furthermore, a number of lenders are reluctant to participate due to the low volume of these loans and the amount of effort required to underwrite and service them. In the last couple of years Fannie Mae changed some of its underwriting criteria in order to streamline the processing of these loans. It eliminated the mortgage reduction model from its underwriting criteria. While lenders might have been able to streamline the process of these loans, this action had a negative impact in high cost housing market areas, such as ours, because it limited the amount of mortgage to that estimated using only the income model.

Lenders are also affected by some of the same impediments that our PHAs and Counseling Agencies previously identified.

Overcoming Identified Impediments

Some of the steps our PHAs have taken in order to overcome these impediments include:

- Requiring that program participants work with Housing Counseling agencies to address some of the poor credit and/or financing issues, as well as requiring participants to complete financial management in addition to Home Buyer's classes.
- Working closely with city and county and state officials in order to identify additional sources of local down-payment assistance programs.
- Working closely with city and county officials in order to identify affordable units. Many of the affordable units available for homeownership have been found in cities with inclusionary zoning requirements.
- Holding workshop in which PHAs with successful homeownership programs share information and documentation related to Homeownership Policies, Procedures with other PHAs in order to reduce the cost and amount of effort necessary to create a new Homeownership Program.

- Aggressively pursue multiple type of lenders such as Credit Unions, both local and Banks and non-profit organizations that offer loans to low-income residents.

Some of our PHA's also recommended some actions that in their opinion HUD needs to take in order to increase Homeownership.

1. Increase the term of the Housing Choice voucher homeownership assistance.
2. Provide more funding for down-payment assistance programs and/or lower interest rate mortgages available for low-income households so more low income households can qualify for and afford a mortgage payment.
3. Offer positive incentives to lenders and/or Fannie Mae/Freddie Mac to encourage the lending industry to work with Section 8 Homeownership clients, and to include the mortgage reduction model, in addition to the income model, in their underwriting. The mortgage reduction model allows the HAP payment to be weighted more heavily.

On several occasions our office has acted as a catalyst bringing together several of our PHAs in order to share program information and form working networks. In addition, our office has been working closely with our PHAs and Headquarters' staff in order to address issues such as the Fannie Mae changes in its underwriting requirements.

Section 3 - Sacramento Housing and Redevelopment Agency's (SHRA) Section 32/5(h) Homeownership Program – A case study

Although the City and County of Sacramento Housing and Redevelopment Agency (SHRA) offers both Section 8 Voucher Homeownership and Section 32/5(h) Homeownership Programs,

for the purpose of this study we will focus solely on the SHRA's Section 32/5(h) Programs. As of today SHRA had sold 95 of its low income single family homes to eligible program participants. The foreclosure rate of Section 8 Voucher Homeownership and Section 32/5(h) loans is close to non-existent. SHRA staff could only account for one instance in which a loan went to foreclosure after a family member moved out of the house due to domestic violence.

In November 1996 the SHRA applied for HUD's approval to sell its entire inventory of 389 single family homes to qualified public housing residents, Section 8 certificate participants, Family Self Sufficiency Participants and low income residents of the city and County of Sacramento. HUD approved the SHRA's Section 5(h) homeownership application on December 29, 1996. According to HUD's approval letter, the SHRA's Section 5(h) Program might have been one of the largest in the country.

Some of the SHRA's original terms and conditions of sale and ownership requirements included: Counseling and Supportive services prior to and following the sale; a maximum limit of 35% of adjusted income going towards PITI (principal, interest taxes and insurance); and retention provisions and resale limitations. Purchasers were required to reside in the house for no less than 5 years. After the five year period, if the house was sold, any resale profit attributable to appreciation in value after purchase, along with any portion of the sale proceeds fairly attributable to improvements made after purchase, were retained by the original purchaser. If the house was sold prior to the fifth year after sale, SHRA retained 50% of the difference between the purchase price and the fair market value at the date of the purchase minus the cost of the original price and improvements. All liens and mortgages were satisfied first.

As of October 2004, the SHRA had sold only 61 homes through this program. According to the SHRA several obstacles prevented the agency from meeting its goals. Most significant was the number of existing residents in units authorized for sale under the Section 5(h) program that either declined or were not eligible to purchase their units. Consistent with Section 5(h) requirements the SHRA could not cause these families to relocate. On October 2004, the SHRA submitted a request to HUD to revise its previously approved Section 5(h) program to comply with the new Section 32 program requirements and allow SHRA to not only reduce the remaining number of single family homes to be sold to 73 units but also change some of the terms and conditions of sale. At the time SHRA submitted its revised application all 73 units were vacant and in need of repairs. SHRA had estimated the cost for repairs to be approximately \$60,000 per unit.

Although the City of Sacramento has the 9th highest foreclosure rate in the country, SHRA anticipates that by 2011 it will be able to sell all of its single family homes identified in its Section 32 program. At the time of our interview Sacramento Housing & Redevelopment Agency (SHRA) had recently sold 18 units, 7 were in escrow and 10 were on the market. SHRA has been able to overcome one of the biggest impediments affecting the implementation and success of the Section 32 program; namely that in areas with high foreclosure rates housing authorities' willingness to put their units on the market is greatly affected by the fact that some of the PHA units are appraised higher than other foreclosed properties in the area. Since PHAs use the proceeds of the sale of their units to develop more affordable housing, dropping home sale prices is another factor affecting the PHAs' willingness to implement the Section 32 program. The way SHRA addressed this issue, was to base the monthly payments of PITI for a first mortgage on 65 percent of the home's

listing price with 35 percent seller carry back financing loan. There are no monthly payments on the seller carry back financing loan although the entire balance is due in 30 years or upon transfer of ownership.

Because of its capacity to serve as both Housing and Redevelopment agency SHRA is able to address another impediment in the program – that of lack of available sources for down-payment assistance. SHRA offers a number of down-payment assistance programs that are not readily available to all our PHAs. SHRA down-payment assistance programs include: The First Time Homebuyer Program (FTHB), the Target Area Homebuyer Program (TAHP); the CalHome Mortgage Assistance Program and the American Dream Downpayment Initiative (ADDI). The SHRA also offers a Mortgage Credit Certificate program which reduces the amount of Federal income tax a homeowner pays, thus allowing more available income towards monthly mortgage payments. This program is available to select cities within SHRA's jurisdiction.

In addition, because of its capacity to serve as both Housing and Redevelopment Agency SHRA is able to divide its Homeownership process into two distinct departments. The Resident Services staff is responsible for determining applicant eligibility, while the Real Estate and Construction Services Department has the lead in identifying the units suitable for the Section 32 program. The Real Estate and Construction Services Department employs staff with Real Estate license including Appraisers, Architects and Engineers. It is the Real Estate and Construction Services Department that determines the rehabilitation plan and based on their knowledge are able to negotiate the sale of a unit. The Real Estate and construction Services department also has the lead for preparing the scope of work and specifications of needed repairs; preparing the bidding package; selecting contractor(s); monitoring compliance with Davis Bacon and

Section 3 requirements ; administering construction contracts, and performing final inspections and issuing completion and occupancy notices. SHRA has an aggressive marketing program. As demonstrated on the SHRA's Homeownership [website](#).

According to SHRA, leadership staff of these two departments meets on a regular basis to evaluate the progress of the program. One of the items that was discussed in recent meetings was the amount of time it takes SHRA to put its units on the market. Apparently, it has taken SHRA approximately 9-10 months to put units targeted for Section 32 on the market. In order to expedite the amount of time a unit becomes available and is on the market, and also give prospective buyers the ability to determine some of the types of repairs (such as for example, selecting their own paint color, etc), one of the ideas SHRA is presently evaluating is to allow acquisition with Rehab. In particular, SHRA is considering a 30-year deferred loan that is used to do required repairs. This deferred loan will carry a 3% annual simple interest and will be part of the Homeownership contract. How effective this idea is in expediting the homeownership process remains to be seen.

Conclusion

As PHAs move towards Asset Management and Project Based assistance, the cost of maintaining scattered sites becomes a critical factor in the PHAs' business decisions. What the SHRA study has shown is that it is possible to have a successful Homeownership Program even under the worse housing market conditions. It takes focused leadership and dedicated staff willing to make the program work. The strong collaboration among Public Housing Agencies, local non-profit organizations and lenders as well as pre- and post-homeownership counseling is essential in making HUD's homeownership programs work and has sheltered our program participants from the current housing market crisis.

Although our report addressed ways by which PHAs can overcome impediments and expand homeownership opportunities to more participants primarily from a business point of view, there is no better way to conclude this report than to include five stories of Section 8 voucher holders who used our program to become first time homebuyers. Their stories of success are a testament to our programs' success.

A Success Story from a participant with the Monterey County Housing Authority.

The story I would like to share is the one that details the path of our very first FSS homeowner. She was a single mother at the time with 3 children. She was working at a local elementary school as a teacher's aide. She had always had aspirations of becoming a school teacher, but with three children to raise she had all but given up on that dream of ever becoming a school teacher. After much encouragement and support from her family and her children, she decided to start taking classes at night at the local junior college to work on her dream of becoming a teacher. It took her several years to graduate from college and get her teaching credential but she ultimately did it. She got hired as a full time teacher at the same school she had been a teacher's aide at for years here in Salinas. She thought this was as good as it was going to get. But after her first year of teaching, an opportunity to purchase a home came available. She was highly skeptical when she came into discuss this opportunity with us and we told her about the Section 8 Mortgage assistance program that HACM had recently decided to offer to its clients. Plus, she was on the FSS program and had escrow funds as well. She ended up going through the home buying process but through the entire process she never allowed herself to get excited or express any joy over this momentous event because she always said to us, "things this good never happen to people like me." We began telling

her to allow us to get excited for her during this process if she wouldn't do it. So we did! When she got the keys to her new home, we were all there to congratulate her and her kids. She had a very stunned look on her face but still no excitement until the next morning. She called me and was crying because it was the first full night she had spent in HER own home. She was thrilled and was screaming with excitement finally!! She and her children moved out of the area two years ago. Her father passed away so she left the area to be closer to her mother. She sold her home here in Monterey County and ended up purchasing a condo in Arizona. She is teaching at a local school in Arizona. However, more recently she called to tell me that she got married. She will be moving to Denver with her kids and her new husband. She and I still keep in touch and I love reminding her that she is living proof that good things can happen to people like her!

A Success Story from a participant with the Vacaville Housing Authority.

A single mother with disabilities and four children made her dream of homeownership a reality for herself and her children. In order to make this dream come true, she attended the first time Homebuyers Workshop and began the difficult task of improving her credit score in order to qualify for a loan. While improving her credit, she also started a savings account and slowly but surely saved enough money to meet her required down-payment with a fixed income. Through her own initiative, she worked with a lender who uses a CalHFA program that has favorable interest rates in order to allow the purchase of a home with a monthly mortgage payment that would fit her budget. She felt that her lender and the loan program they use would be a great resource for other like her and introduced the Housing Authority staff to them. She now owns a three bedroom home, where her children are able to walk to school. Her determination and ambition made her dream a reality for herself and her children. In the process she also gave

PHA staff the ability to use this information and assist other clients achieve their homeownership dream.

A Success Story from a participant with the Alameda County Housing Authority:

During the summer of 2007, one of the PHA's FSS participant won the right to purchase a below market unit. The city involved had adopted an inclusionary zoning ordinance that set the price for below market rate units based on the client's income. The HCV Homeownership participant applied to purchase this two bedroom unit which would have sold at \$475,000 on the open market. As a result of her income, the purchase price was set at \$173,500. Housing Authority of Alameda County was able to work with Neighborhood Housing Services of Silicon Valley for the first loan of \$133,000. Additional funds WISH funds in the amount of \$15,000 were provided by Greater Bay Bancorp. The city also provided first time homebuyer assistance of \$26,000. The client had previously participated in an Individual Development Account program and had IDA matching funds in addition to her savings. She was eligible to graduate from FSS and received her escrow in time to close the loan. Her contribution toward the down-payment and closing cost was \$11,150.

A Success Story from a participant with the Madera Housing Authority.

A single mother of 4 entered the Housing Authority's Family Self Sufficiency Program in April 1999. At that time her income was strictly based on cash welfare assistance. Her goal was to be employed full time as a bus driver for the school district. With the

assistance of the Family Self Sufficiency program she became a full-time school bus driver. The FSS Coordinator then transferred her file to the Section 8 Homeownership Coordinator who worked with her becoming homeownership ready. At the end of her FSS contract she had accrued a significant amount of funds in her FSS Escrow account and was ready to begin looking for a home. Between her escrow funds, the assistance from City-Mortgage, and the Section 8 Mortgage Voucher, her dream of becoming homeowner came true. This family is very thankful for the assistance the Housing Authority provided her throughout the years.

A Success Story from a participant with the San Joaquin County Housing Authority.

A few years ago, a single mother of four who was on welfare assistance and had over \$10,000 in debt and poor credit history applied to participate in the Public Housing Authorities PHA's FSS program. During the 5 year term of the program, she was able to go back to school and obtain an Associate Degree in Early Childhood Education. She worked closely with the Housing Authority's Housing Counseling Program and improved her FICO score to 729. She decreased her debt to less than \$3,000 and accumulated over \$14,000 in her FSS escrow account. In 2007 she was approved for a mortgage loan to purchase a newly constructed home using the down-payment assistance funds from the City of Stockton, WISH funds from Federal home Loan Bank, Mortgage Loan from Placer Sierra Bank and the money from her escrow savings account. In an interview she gave to the local paper at that time, she stated "Without the help of this program, I don't think I would be in the process of purchasing a home and be debt free".

HOMEOWNERSHIP CLOSINGS AS OF THE THIRD QUARTER FY '08

HA Name	HVO 2008	FSS 2008	HA Name	HVO 2008	FSS 2008	HA Name	HVO 2008	FSS 2008
Alameda City	0	0	Merced	0	0	San Jose City	0	0
Alameda County	0	2	Monterey	0	0	San Mateo	1	0
Benicia	1	0	Napa	0	0	Santa Clara	1	0
Berkeley	0	0	Nevada Rural	0	0	Santa Cruz County	0	0

Clark County	0	0	North Las Vegas	1	0	Santa Rosa	0	1
Contra Costa County	0	0	Oakland	0	0	Solano	0	0
Fairfield	0	0	Pittsburg	1	0	Sonoma	0	0
Fresno City	0	0	Redding	0	1	Stanislaus	0	0
Fresno County	0	0	Reno	0	0	Tulare County	0	0
Las Vegas	0	2	Roseville	0	0	Vacaville	0	1
Livermore	0	0	Sacramento City	0	0	Vallejo	0	0
Madera	0	0	Sacramento County	0	0	Yolo County	1	0
Marin Housing	0	0	San Francisco	0	0	Yuba County	0	0
Mariposa County	0	0	San Joaquin	0	0			

Homeownership Coordinators please review the chart to verify the accuracy. The source of the data is PIC.

TRAINING

[WEBCASTS](#) – an important source of HUD training

Visit the archives or conduct a webcast search if you've missed a scheduled live broadcast or want to review a previously aired show. Webcasts are usually archived within 24 hours after the show ends.

Click on any of the links to view the training.

[Disaster Housing Assistance](#)
[Housing Choice Vouchers](#)
[Energy Performance Contracting](#)

[Income Verification](#)
[Subsidy and Grants Information System](#)

Workshops & Conferences

Please note that these training sessions and conferences are not endorsed or sponsored by HUD.

A complete listing of Energy workshops and conferences coming to your area are listed [here](#).

2008
 National Service Coordinator Conference • October 5-8, 2008
 Hilton Washington
 Washington, DC
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 American Association of
 Service Coordinators
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Online registration is now open for the 2008 National Service Coordinator Conference

October 5-8, 2008,
Hilton Washington in Washington, DC.

[Click here to download a PDF registration form.](#)

Held just one month before the presidential election, the 13th Annual National Service Coordinator Conference promises to be the most inspiring yet! This year's theme "Leading the Way in a Time of Change" demonstrates AASC's resolve to furthering the profession of service coordination through continuing education and public policy. We hope you'll join us in this endeavor on behalf of yourself and the residents you serve.

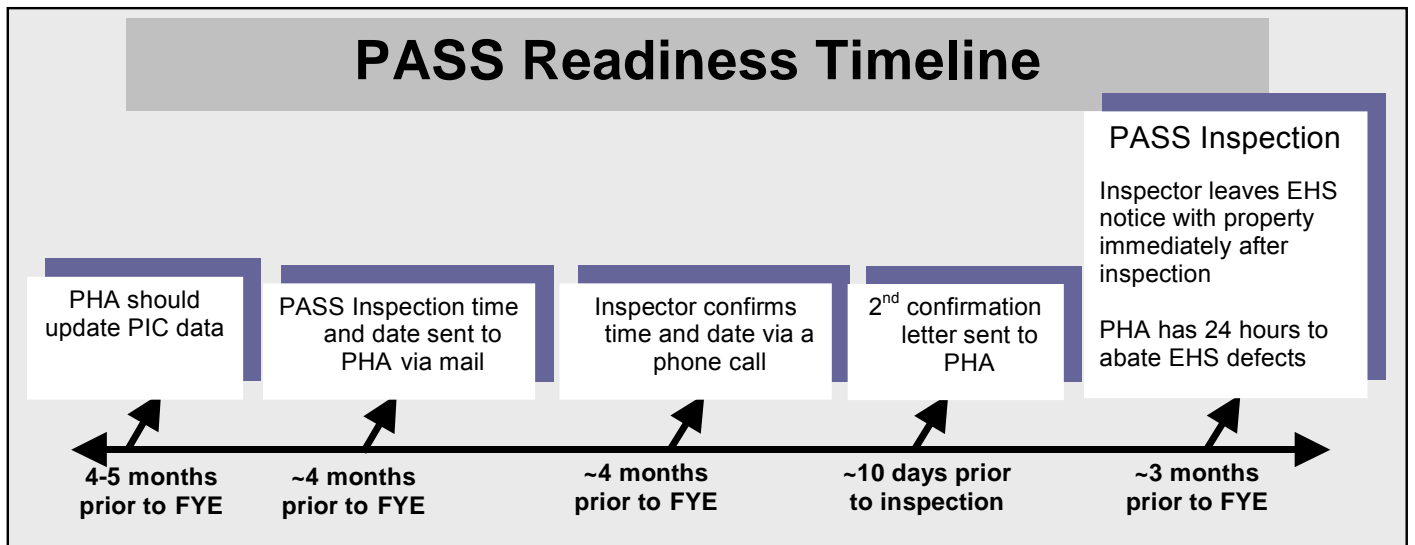
[Click here to view the full schedule of education workshop sessions.](#)

Don't miss the premier training event of the year for service coordinators. Register today.



ARE YOU READY FOR REAC?

The Physical Assessment Subsystem (PASS) score is a major component of your Agency's overall Public Housing Assessment System (PHAS) performance. PASS inspections are conducted by the Real Estate Assessment Center (REAC). In this issue we highlight the PASS timeline and provide resources for improving PASS performance.



How can I improve my PASS Score?

Add these resources to your toolbox!

Visit the REAC Home Page at <http://www.hud.gov/offices/reac/index.cfm>

For UPCS inspection Training e-mail the Inspection Training Team at REAC_PASS_Training@HUD.gov

View a Powerpoint Presentation providing a PASS Physical Inspection Overview at <http://www.hud.gov/offices/reac/products/PDFs/PASS.ppt>

Learn more about the PASS Scoring Process by visiting http://www.hud.gov/offices/reac/products/phas/PDFs/pass_scoring62800.pdf

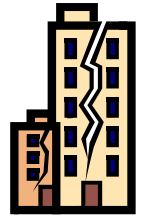
For information of EHS Abatement Procedures and Requirements, visit <http://www.hud.gov/offices/reac/products/pass/ehs.cfm>

Visit the Public Housing Assessment System (PHAS) homepage at: <http://www.hud.gov/offices/reac/products/prodphas.cfm>

The REAC Technical Assistance Center (TAC) is available at (888) 245-4860 7 a.m. to 8:30 p.m. EST).



Earthquake Safety Tips



For more information: [USCG](#) or [Los Angeles Fire Department Emergency Preparedness](#)

The odds are that within the next 30 years, a major earthquake will occur in the San Francisco Bay region. For you risk takers, the probability of such an event occurring is a 62% probability that an earthquake of a 6.7 magnitude or greater will occur. Now do I have your attention? No? Then consider this: Your family may not be together when an earthquake strikes. Your family may not be able to get home immediately; and your home may be unsafe to live in. Listening, yet? Good! Here's some advice on how to protect you and you and your family. It's good advice but you must listen.

1. Identify potential hazards in your home and begin to *fix* them.

- Hanging objects
- Furniture and home electronics
- Objects on open shelves & tabletops
- In the kitchen
- Water and gas pipes ([See the Homeowner's Guide to Earthquake Safety, 2005 edition](#))
- Storage areas – secure all items and if necessary, move flammable or hazardous materials to low areas that are secure

2. Create a disaster preparedness plan.

- Plan where to meet after a disaster – consider where you and your children may be
- Learn lifesavings actions – learn First aid, location of fire extinguishers; how to turn off utilities
- Stay informed - learn the disaster plan at your workplace, your child's school or daycare center &

PRACTICE plan

3. Prepare disaster kits.

- Household Disaster Kit
- Water
- Personal Disaster "Go" Kits
- Medicine

4. Identify your building's potential weaknesses and begin to *fix* them.

- Identify your building's potential weaknesses & begin to *fix* them.

((5.)) Protect yourself during earthquake shaking:

DROP, COVER, & HOLD ON.

6. After the quake check for injuries and damage

- Check for injuries- first yourself then others
- Check your home for hazardous conditions
- If your home is seriously damaged

7. When safe, continue to follow your disaster-preparedness plan.

- In the days following the earthquake: Stay Safe; Stay informed; Take Action to Recover

EARTHQUAKE MYTH! DOORWAYS ARE SAFE

In the early days of California, many homes were made of adobe bricks and wooden doorframes. After a powerful earthquake, doorframes were sometimes the only part of these houses still standing. Thus arose the myth that that a doorway is the safest place to be during an earthquake. **You are safer under a table,** so "DROP. COVER, AND HOLD ON."



Earthquake Preparedness ¹

Are you equipped for surviving an earthquake, health epidemic or any catastrophic event at home or work?

During an emergency, we depend on the police, fire department and emergency services personnel to come to our rescue, but the reality is that the emergency services personnel may not be able to come to our rescue immediately. It is imperative that we work as a community and help our law enforcement and emergency services personnel by being prepared and having the necessary tools to survive for at least three days before help arrives.

The Santa Ana Fire Department suggests that everyone should have at least three emergency supply kits, one full kit at home, at work (provided by Admin) and a small portable kit in the car. The following is a list of some basic items recommended by the Santa Ana Fire Department that should be included in your kits:

Essentials

- Water – 1 gallon per person per day (a week's supply of water is preferable)
- Water purification kit
- First aid kit, freshly stocked
- First aid book
- Food (non-perishable)
- Can opener (non-electric)
- Blankets or sleeping bags
- Portable radio, flashlight and spare batteries
- Essential medications
- Extra pair of eyeglasses
- Extra pair of house and car keys
- Fire extinguisher – A-B-C type
- Food, water and restraint (leash or carrier) for pets
- Sturdy shoes
- Change of clothing
- Baby supplies: formula, bottle, pacifier, soap and baby powder, clothing, blankets, baby wipes, disposable diapers, canned food and juices
- Candles, matches and signal flares
- Tent
- Communication kit: paper, pens, stamps, envelopes
- Cash and change

- Large trash cans
- Bar soap and liquid detergent
- Shampoo
- Feminine hygiene supplies
- Toilet paper
- Household bleach

Cooking

- Plastic knives, forks, spoons
- Paper plates and cups
- Paper towels
- Heavy – duty aluminum foil
- Camping stove for cooking

Tools and supplies

- Axe, shovel, broom
- Adjustable wrench for turning off gas
- Tool kit including a screwdriver, pliers and a hammer
- Coil of ½" rope
- Plastic tape, staple gun and sheeting
- Heavy duty gloves
- Light sticks
- Knife or razor blades
- Garden hose
- Bicycle
- City map

Sanitation Supplies

- Large plastic trash bags for waste; tarps, rain ponchos

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|| SOURCE: [HUD West News \(SAHOC\)](#) Newsletter - ||

|| Santa Ana Homeownership Center Issue 4 ||

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San Francisco Office of Public Housing

Low Income Public Housing & Housing Choice Voucher Staff Assignments

PHA Name	Low Income Public Housing		Housing Choice Voucher	
	Public Housing Revitalization Specialist	Phone	Public Housing Revitalization Specialist	Phone
Alameda City	Andrew Nguyen	(415) 489-6443	Martha Ruiz	(415) 489-6434
Alameda County	Andrew Nguyen	(415) 489-6443	Martha Ruiz	(415) 489-6434
ASI S. NV Mainstream	N/A		Carol Joseph	(415) 489-6455
Benicia	Sharron Treskunoff	(916) 498-0832	Martha Ruiz	(415) 489-6434
Berkeley	Andrew Nguyen	(415) 489-6443	Carol Joseph	(415) 489-6455
Butte	Sharron Treskunoff	(916) 498-0832	Brenda Adams	(916) 498-0831
CA Dept. H&CA	N/A		Brenda Adams	(916) 498-0831
Clark County	Leslie Ciski	(702) 366-2135	Carol Joseph	(415) 489-6455
Contra Costa County	Andrew Nguyen	(415) 489-6443	Carol Joseph	(415) 489-6455
Crescent City	N/A		Carol Joseph	(415) 489-6455
Dublin	Andrew Nguyen	(415) 489-6443	N/A	
El Dorado County	N/A		Brenda Adams	(916) 498-0831
Eureka	Andrew Nguyen	(415) 489-6443	N/A	
Fairfield	N/A		Martha Ruiz	(415) 489-6434
Fresno City	Andrew Nguyen	(415) 489-6443	Brenda Adams	(916) 498-0831
Fresno County	Andrew Nguyen	(415) 489-6443	Brenda Adams	(916) 498-0831
Hollister	N/A		Martha Ruiz	(415) 489-6434
Humboldt	N/A		Brenda Adams	(916) 498-0831
Kings County HA	Andrew Nguyen	(415) 489-6443	Martha Ruiz	(415) 489-6434
Lake County	N/A		Carol Joseph	(415) 489-6455
Las Vegas	Leslie Ciski	(702) 366-2135	Carol Joseph	(415) 489-6455
Lassen County	N/A		Brenda Adams	(916) 498-0831
Livermore	Sharron Treskunoff	(916) 498-0832	Martha Ruiz	(415) 489-6434
Madera	Andrew Nguyen	(415) 489-6443	Martha Ruiz	(415) 489-6434
Marin	Andrew Nguyen	(415) 489-6443	Carol Joseph	(415) 489-6455
Mariposa County	N/A		Martha Ruiz	(415) 489-6434
Mendocino County	Sharron Treskunoff	(916) 498-0832	Martha Ruiz	(415) 489-6434
Merced	Sandra Augustus		Brenda Adams	(916) 498-0831
Monterey	Andrew Nguyen	(415) 489-6443	Carol Joseph	(415) 489-6455
Napa	N/A		Carol Joseph	(415) 489-6455
Nevada County	N/A		Carol Joseph	(415) 489-6455
Nevada Rural	N/A		Carol Joseph	(415) 489-6455
North Las Vegas	Leslie Ciski	(702) 366-2135	Martha Ruiz	(415) 489-6434
Oakland	Leslie Ciski	(702) 366-2135	Martha Ruiz	(415) 489-6434
Pittsburg	N/A		Carol Joseph	(415) 489-6455
Placer County	N/A		Brenda Adams	(916) 498-0831
Pleasanton	Andrew Nguyen	(415) 489-6443	N/A	
Plumas County	Leslie Ciski	(702) 366-2135	Brenda Adams	(916) 498-0831
Redding	N/A		Brenda Adams	(916) 498-0831
Reno	Leslie Ciski	(702) 366-2135	Carol Joseph	(415) 489-6455
Richmond	Sandra Augustus	(415) 489-6448	Carol Joseph	(415) 489-6455
Riverbank	Sandra Augustus	(415) 489-6448	N/A	
Roseville	N/A		Brenda Adams	(916) 498-0831
Sacramento City	Sharron Treskunoff	(916) 498-0832	N/A	
Sacramento County	Sharron Treskunoff	(916) 498-0832	Brenda Adams	(916) 498-0831
San Francisco	Sandra Augustus	(415) 489-6448	Martha Ruiz	(415) 489-6434
San Joaquin County	Sharron Treskunoff	(916) 498-0832	Brenda Adams	(916) 498-0831
San Jose City	N/A		Martha Ruiz	(415) 489-6434
San Juan Bautista	N/A		Martha Ruiz	(415) 489-6434
San Mateo	Sandra Augustus	(415) 489-6448	Martha Ruiz	(415) 489-6434
Santa Clara County	Sandra Augustus	(415) 489-6448	Martha Ruiz	(415) 489-6434
Santa Cruz County	Sandra Augustus	(415) 489-6448	Martha Ruiz	(415) 489-6434
Santa Rosa	N/A		Brenda Adams	(916) 498-0831
Shasta County	N/A		Brenda Adams	(916) 498-0831
Solano	N/A		Carol Joseph	(415) 489-6455
Soledad	Andrew Nguyen	(415) 489-6443	N/A	
Sonoma County	N/A		Carol Joseph	(415) 489-6455
South San Francisco	Andrew Nguyen	(415) 489-6443	N/A	
Stanislaus	Sandra Augustus	(415) 489-6448	Brenda Adams	(916) 498-0831
Suisun City	N/A		Martha Ruiz	(415) 489-6434
Sutter County	Sharron Treskunoff	(916) 498-0832	Brenda Adams	(916) 498-0831
Tehama County	N/A		Brenda Adams	(916) 498-0831
Tulare County	Leslie Ciski	(702) 366-2135	Martha Ruiz	(415) 489-6434
Vacaville	N/A		Carol Joseph	(415) 489-6455
Vallejo	N/A		Carol Joseph	(415) 489-6455
Yolo County	Sharron Treskunoff	(916) 498-0832	Brenda Adams	(916) 498-0831
Yuba County	N/A		Brenda Adams	(916) 498-0831